

Fill in this information to identify the case:

Debtor 1 TERRY LYNN SMITH

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of West Virginia

Case number 14-60186

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account:

5 3 9 7

Date of payment change:

Must be at least 21 days after date of this notice

02/01/2017

New total payment:

Principal, interest, and escrow, if any

\$ 755.26

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 24.50

New escrow payment: \$ 227.85

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 TERRY LYNN SMITH
First Name Middle Name Last Name

Case number (if known) 14-60186

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X 
Signature Date 12/21/2016

Print: Timothy J. Amos
First Name Middle Name Last Name

Title Counsel for Seterus, Inc.

Company Golden & Amos, PLLC

Address 543 Fifth Street
Number Street

Parkersburg WV 26101
City State ZIP Code

Contact phone 304-485-3851

Email dcramlet@goldenamos.com

redacted

L913

TERRY L SMITH
 C/O SCOTT G. STAPLETON
 400 5TH AVE
 HUNTINGTON WV 25701-1906

ESCROW ACCOUNT STATEMENT			
Analysis Date:		12/15/16	
Loan Number:		1015397	
Current Payment		New Payment Effective 02/01/17	
Principal and Interest	\$527.41	Principal and Interest*	\$527.41
Escrow	\$24.50	Escrow	\$144.45
		Escrow Shortage or Deficiency	\$83.40
Total Current Payment	\$551.91	Total NEW Payment*	\$755.26
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on December 9, 2014. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS February 2017 to January 2018		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE				
COUNTY	\$545.42	Anticipated Activity				
HAZARD INS	\$1,188.00					
Total Disbursements	\$1,733.42					
Bankruptcy File Date	December 9, 2014					
Pre-Petition Escrow Shortage/Deficiency as of Analysis Date	\$39.59					
*Post Petition Beg Bal = The post-petition portion of the escrow starting balance						
**Beginning balance = Starting balance less any unpaid escrow disbursements						
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$288.90.						
		Beginning Balance**				\$3,159.65-
		Post Petition Beg Bal*				\$3,120.06-
		Date				
		02/01/2017	144.45	0.00		2,975.61-
		03/01/2017	144.45	0.00		2,831.16-
		04/01/2017	144.45	0.00		2,686.71-
		05/01/2017	144.45	0.00		2,542.26-
		06/01/2017	144.45	225.68-	COUNTY	2,623.49-
		06/01/2017	0.00	47.03-	COUNTY	2,670.52-
		07/01/2017	144.45	1,188.00-	HAZARD INS	3,714.07-
		08/01/2017	144.45	0.00		3,569.62-
		09/01/2017	144.45	0.00		3,425.17-
		10/01/2017	144.45	0.00		3,280.72-
		11/01/2017	144.45	0.00		3,136.27-
		12/01/2017	144.45	225.68-	COUNTY	3,217.50-
		12/01/2017	0.00	47.03-	COUNTY	3,264.53-
		01/01/2018	144.45	0.00		3,120.08-
		Total	\$1,733.40	\$1,733.42-		
		The escrow account has a pre-petition and post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the POC and will be collected as part of your pre-petition plan payment. The projected beginning balance of your escrow account is \$3,120.06-. Your required beginning balance according to this analysis should be \$882.91. This means you have a post-petition shortage and/or deficiency of \$4,002.97. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 48 installments and included this amount in your escrow payment.				

	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date						\$850.92	\$5,688.54
12/01/15	141.81	24.50*	225.01-	0.00*	COUNTY	767.72	5,664.04-
12/01/15	0.00	0.00	46.88-	0.00*	COUNTY	720.84	5,664.04-
01/01/16	141.81	24.50*	0.00	0.00		862.65	5,639.54-
02/01/16	141.81	24.50*	0.00	225.68-*	COUNTY	1,004.46	5,840.72-
02/01/16	0.00	0.00	0.00	47.03-*	COUNTY	1,004.46	5,887.75-
03/01/16	141.81	73.50*	0.00	0.00		1,146.27	5,814.25-
04/01/16	141.81	73.50*	0.00	0.00		1,288.08	5,740.75-
05/01/16	141.81	0.00*	0.00	0.00		1,429.89	5,740.75-
06/01/16	141.81	294.00*	225.01-	225.68-*	COUNTY	1,346.69	5,672.43-
06/01/16	0.00	0.00	46.88-	47.03-*	COUNTY	1,299.81	5,719.46-
07/01/16	141.81	0.00*	1,158.00-	1,188.00-*	HAZARD INS	283.62	6,907.46-
08/01/16	141.81	0.00*	0.00	0.00		425.43	6,907.46-
09/01/16	141.81	0.00*	0.00	0.00		567.24	6,907.46-
10/01/16	141.81	0.00*	0.00	0.00		709.05	6,907.46-
11/01/16	141.81	0.00*	0.00	0.00		850.86	6,907.46-
12/01/16	0.00	3,792.84*	0.00	225.68-*	COUNTY	850.86	3,340.30-
12/01/16	0.00	0.00	0.00	47.03-*	COUNTY	850.86	3,387.33-
01/01/17	0.00	0.00*	0.00	0.00		850.86	3,387.33-
Total	\$1,701.72	\$4,307.34	\$1,701.78-	\$2,006.13-			

* indicates a difference from a previous estimate either in the date or the amount.
** indicates escrow payment made during a period where the loan was paid ahead.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA

IN THE MATTER OF:
TERRY LYNN SMITH
DEBTOR

CASE NO: 14-60186

CHAPTER 13

CERTIFICATE OF SERVICE

The undersigned, Timothy J. Amos, attorney for **SETERUS, INC., AS THE AUTHORIZED SUBSERVICER FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") CREDITOR C/O SETERUS, INC.**, hereby certifies that on the 3rd day of January, 2017, he served the foregoing and hereto annexed **NOTICE OF MORTGAGE PAYMENT CHANGE** by mailing, postage prepaid, true copies thereof through the United States Mail, addressed as follows:

Terry Lynn Smith
30975 Salser Rd.
Racine, OH 45771

and via electronic filing as follows:

Scott G. Stapleton
Counsel for Debtor

Helen M. Morris
Susan Cannon-Ryan
Office of the Chapter 13 Trustee

U. S. Trustee



Timothy J. Amos
WVSB #7683
Post Office Box 81
Parkersburg, WV 26102
Telephone: (304)485-3851
Fax: (304)485-0261